

Takaful Brunei Am Directory

Head Office

Unit 9 & 10, Simpang 493, Kg. Beribi
Jalan Gadong BE1118
Tel: +673 244 2222

Sumbangsih

Unit 2, Sumbangsih Bahagia
Beribi Industrial Area I/II, Gadong BE1118
Tel: +673 245 3927

Delima

Unit A1, Bangunan Desa Delima
Simpang 44, Kg. Pancha Delima
Jalan Muara BB4513
Tel: +673 233 1654

Land Transport Department

Ministry of Communications
Jalan Beribi, Bandar Seri Begawan BE1110
Tel: +673 245 1936

Labour Department

Ground Floor, Labour Department,
Ministry of Home Affairs, Jalan Dewan Majlis,
Bandar Seri Begawan BB2910
Tel: +673 2381461

Tutong

Unit 16 & 17, 1st Floor, OG Complex
Kg. Petani, Tutong TA1411
Tel: +673 426 1205

Seria

Pejabat Pos Seria
Seria KB2733
Tel: +673 322 8452/322 0111

Kuala Belait

Ground Floor, Plaza Sutera Biru
Jalan Sungai, Kuala Belait KA2331
Tel: +673 334 1083

Temburong

Pejabat Pos Pekan Bangar
Pekan Bangar, Temburong PA1351
Tel: +673 522 2176

TBA Claims Department

Tel: +673 245 1803

TBA Call Centre

+673 224 4000

Jaminan Takaful

Takaful Guarantee



TBA

Takaful Operator



Melindungi Pekerja Asing Awda
Secure Your Foreign Workers



Apa erti Takaful?

Sekumpulan peserta yang bersetuju untuk sama-sama menyumbang di dalam satu tabung bagi membantu sesama mereka yang ditimpa musibah sepertimana sistem 'Aqilah yang dipraktikkan di zaman Rasulullah S.A.W.

“Dan hendaklah kamu bertolong-tolongan untuk membuat kebajikan dan bertaqwa, dan janganlah kamu bertolong-tolongan pada melakukan dosa (maksiat) dan pencerobohan.” (Al-Maidah: 2)

Takaful juga adalah salah satu saluran yang membolehkan individu berikhtiar untuk **saling bantu membantu bagi menghadapi dan berkongsi risiko serta menyediakan manfaat bagi mengurangkan beban kewangan sesama mereka.**

Jaminan Takaful bagi Pekerja Asing

Pengenalan

Jaminan Insurans / Takaful bagi Pekerja Asing (JITPA) adalah satu kaedah pembayaran wang taruhan yang diperkenalkan oleh Jabatan Buruh, sebagai alternatif kepada pembayaran secara tunai dan jaminan bank kepada Jabatan Buruh bagi pengambilan dan menggaji pekerja-pekerja asing.

Objektif

1. Jaminan Takaful ini berfungsi sebagai jaminan pembayaran kos ganti rugi kepada pihak Kerajaan Negara Brunei Darussalam, bagi kos perbelanjaan pemulangan atau penghantaran balik pekerja asing ke negara asal mereka termasuk pembiayaan sara hidup, penginapan dan perubatan ketika dalam tempoh pemulangan.
2. Bagi mengurangkan beban majikan dalam membayar wang taruhan pekerja asing.

Skop Perlindungan

Jaminan Takaful adalah bertujuan untuk menjamin pembayaran bagi kos perbelanjaan pemulangan atau penghantaran balik pekerja asing ke negara asal mereka sekiranya pihak majikan gagal untuk memulangkan atau menghantar balik pekerja-pekerja asing mereka ke negara asal seperti yang dikehendaki oleh Jabatan Buruh di bawah Peraturan 6 dari Peraturan-Peraturan Buruh (Lesen Pengambilan Pekerja Asing), Akta Buruh (Penggalt 93) dan Bab 112, Perintah Pekerjaan, 2009.

Kos Perbelanjaan (tertakluk kepada kebenaran yang diberikan oleh Pesuruhjaya Buruh) meliputi seperti berikut:

- Kos penghantaran balik;
- Perbelanjaan sara hidup*;
- Penginapan* dan
- Perbelanjaan perubatan*.



Jaminan Takaful ini juga boleh digunakan bagi pembayaran gaji yang tertunggak yang tidak mampu diselesaikan oleh majikan, jika sekiranya berlaku kes pertikaian ataupun jika dikehendaki oleh Pesuruhjaya Buruh.

Nota:

*Perbelanjaan ketika proses pemulangan pekerja ke negara asal mereka.

Tempoh Takaful

- Tempoh perlindungan takaful adalah mengikut tempoh sokongan Pas Kerja / Kebenaran Khas yang dibenarkan oleh Jabatan Buruh dengan tambahan enam (6) bulan.

Sumbangan Takaful

Sumbangan Takaful adalah berdasarkan kepada jumlah jaminan, sektor perniagaan dan mengikut penilaian Takaful Brunei Am (TBA).

Permohonan Jaminan Takaful bagi Pekerja Asing

Jumlah jaminan **dibawah BND49,999.00**

- Tiada wang cagaran tunai diperlukan;
- Permohonan boleh dibuat di mana-mana Cawangan dan Kaunter TBA atau ejen takaful TBA yang dibenarkan.

Jumlah jaminan **melebihi BND50,000.00**

- Tiada wang cagaran tunai diperlukan;
- Permohonan hendaklah dihantar kepada Unit Penilaian TBA (secara langsung atau melalui ejen takaful TBA yang dibenarkan) di:

Ibu Pejabat Takaful Brunei Am

Tingkat 1, Unit 9 & 10, Spg. 493, Kg Beribi

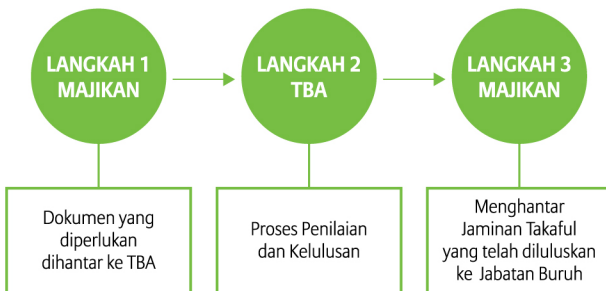
Jalan Gadong, BE1118

Negara Brunei Darussalam

Dokumen yang diperlukan

- Borang Cadangan Jaminan Takaful bagi Pekerja Asing yang telah lengkap diisi
- Salinan Pendaftaran Perniagaan Syarikat (Seksyen 16 & 17 – untuk syarikat Pemilik Tunggal dan syarikat Perkongsian)
- Sijil Pendaftaran Syarikat & Borang X untuk syarikat-syarikat Berhad
- Salinan Lesen Buruh / Kuota
- Borang BUR500/555 / Kebenaran Khas yang telah dibenarkan
- Laporan kewangan yang telah diaudit bagi 2 tahun kebelakangan (jika berkenaan)
- Penyata Bank bagi 6 bulan kebelakangan (jika berkenaan)
- Salinan kad pengenalan Pengarah Syarikat

Cara memohon Jaminan Takaful bagi Pekerja Asing di TBA:



What is the meaning of Takaful?

A pact among a group of participants who agree to contribute to a fund to assist each other in the event of misfortune similar to the 'Aqilah system which was practised during the time of the Prophet Muhammad P.B.U.H.

“Help one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression.” (Al-Maidah: 2)

Takaful is also a channel that allows individuals to take the initiative **to help one another to face and share risks together while providing benefits to ease financial burden between them.**



Takaful Guarantee for Foreign Workers

Introduction

Takaful Guarantee for Foreign Workers (or JITPA) is a new deposit payment method introduced by the Labour Department, as an alternative to cash deposit for payment and banker's guarantee to the Labour Department for the employment of foreign workers.

Objective

1. This Takaful Guarantee functions as a payment guarantee to indemnify the Government of Brunei Darussalam, for the cost of repatriation of the foreign workers to their country of origin including the payment of daily subsistence, accommodation, and medical expenses in the course of the repatriation.
2. The Takaful Guarantee shall reduce the burden of employers in paying the security deposit for foreign workers.

Scope of Cover

The purpose of Takaful Guarantee for Foreign Workers is to guarantee the payment on the cost of repatriation of the foreign workers, in the event that the employers fail to repatriate their foreign workers to their country of origin, as per required by the Labour Department and stipulated in the Rules 6 of the Labour (Immigrant Workers' Employment Licenses) Rules, Labour Act (Cap 93) and Section 112 of the Employment Order, 2009.

The expenses (subject to approval granted by the Commissioner of Labour) shall include as follows:

- The cost of repatriation;
- The cost of subsistence*;
- Accommodation*;
- and
- Medical expenses*.

This Takaful Guarantee may also be used for payment of unpaid salaries which are not afforded by the employers in cases of disputes or as per instruction by the Commissioner of Labour.

Note:

*Expenses incurred during the course of repatriation only.

Period of Takaful

- The period of takaful cover will follow the validity of Work Pass / Special Approval as approved by Labour Department plus six (6) months.

Takaful Contribution

Takaful Contribution is based on the guarantee amount, business sectors and Takaful Brunei Am (TBA) underwriting assessments.

Application of Takaful Guarantee for Foreign Workers

Guarantee amount **below BND49,999.00**

- No cash collateral required;
- Application can be done at any of TBA Branches and Counters or TBA's authorised takaful agents.

Guarantee amount **above BND50,000.00**

- No cash collateral required;
- Application to be submitted to TBA Underwriting Unit (direct or through TBA's authorised takaful agents) at:

Takaful Brunei Am Head Office
Level 1, Unit 9 & 10, Spg. 493, Kg Beribi
Jalan Gadong, BE1118
Negara Brunei Darussalam

Documents required

- Duly completed Takaful Guarantee for Foreign Workers Proposal Form
- Copy of Company Business Registration (Section 16 & 17 – for Sole Proprietor and Partnership)
- Certificate of Incorporation & Form X – for limited companies
- Copy of Labour License / Quota
- Form BUR500/555 or Special Approval as approved by Labour Department
- Audited financial report for the past 2 years (if applicable)
- Bank Statement for the past 6 months (if applicable)
- Copy of Director's Identity Card

How to apply Takaful Guarantee for Foreign Workers at TBA:

